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L11: Entry 5 of 7

File: USPT

Jan 8, 1974

US-PAT-NO: 3783755

DOCUMENT-IDENTIFIER: US 3783755 A

TITLE: APPARATUS FOR APPLYING INDICIAS TO SHEETS

DATE-ISSUED: January 8, 1974

INVENTOR-INFORMATION:

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APPL-NO: 05/ 260002 [PALM]

DATE FILED: June 5, 1972

PARENT-CASE:

This is a continuing application of original application Ser. No. 885,456, now abandoned filed Dec. 16, 1969 of applicant.

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US-CL-ISSUED: 95/1.1; 355/40

US-CL-CURRENT: 355/40

FIELD-OF-SEARCH: 95/1.1, 355/40

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

 Search Selected

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 2206206	July 1940	Smith	355/40
<input type="checkbox"/> 2975285	March 1961	Schaeffer	355/40

ART-UNIT: 211

PRIMARY-EXAMINER: Horan; John M.

ATTY-AGENT-FIRM: Felshin; J. B.

ABSTRACT:

This combination payroll check, data and identification sheet is prepared on a computer. One prepunched computer card controls typing on the check and on the data section of the sheet. Attached thereto is an identification section controlled by an identification card prepunched for proper stacking and carrying a photo of the employee, and a replica of his signature. This identification is photocopied on the identification section. When the check is being cashed, the photo can be looked at

to identify the employee and the employee countersigns on the identification section, thus making doubly sure that the check is not cashed by an unauthorized person.

4 Claims, 4 Drawing figures

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DOCUMENT-IDENTIFIER: US 3783755 A
TITLE: APPARATUS FOR APPLYING INDICIAS TO SHEETS

Abstract Text (1):

This combination payroll check, data and identification sheet is prepared on a computer. One prepunched computer card controls typing on the check and on the data section of the sheet. Attached thereto is an identification section controlled by an identification card prepunched for proper stacking and carrying a photo of the employee, and a replica of his signature. This identification is photocopied on the identification section. When the check is being cashed, the photo can be looked at to identify the employee and the employee countersigns on the identification section, thus making doubly sure that the check is not cashed by an unauthorized person.

DATE ISSUED (1):

19740108

Brief Summary Text (1):

This invention relates to computerized employee payroll checks combined with means for positively identifying the employee when cashing the check.

Brief Summary Text (2):

It is well known that employees' payroll checks are often stolen and cashed by unauthorized persons. These payroll checks are often passed through computers controlled by prepunched record cards for typing the checks. Such checks carry an extension on which payroll data, such as an employee's statement of earnings and deductions, is typed. The prepunched record card controls the typing on the check and on the extension.

Brief Summary Text (6):

In accordance with the invention the first and second extensions may be severed along lines of perforations to separate them from the check.

Detailed Description Text (2):

Each blank 11 comprises a rectangular check section 14 from one end of which there extends a first rectangular extension 15. Said extension 15 comprises a data bearing section. A vertical line 18 of perforations is disposed between sections 14 and 15.

Detailed Description Text (3):

Extending from section 15 is a second rectangular extension 20. Between sections 15 and 20 is a vertical line 21 of perforations. All the sections 14, 15, 20 are of same height from top to bottom. Section 20 is plain paper if the photocopying, to be referred to hereinafter is done by a dry process, and is of presensitized paper if the photocopying is to be by the wet process.

Detailed Description Text (4):

The check blank section may be like any usual check. The data extension blank section 15 may be like any usual section carrying employee's statement of earnings and deductions. However, this section also carries a notice that the check is not valid if the identification section 20 is removed prior to cashing. Such notice may be applied to the bottom of section 15, as at 25. This section 15 may carry the name and address of the payee and may carry the words "Employee's statement of earnings and deductions," and the word "Retain." It may also carry titled boxes for insertion of various data relative to earnings and deductions such as "time worked," "net amount," "period ending" and employee's computer number. Said blank may also carry

notice that it should be detached by the employee after cashing and kept for his records.



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L11: Entry 6 of 7

File: USPT

May 22, 1973

DOCUMENT-IDENTIFIER: US 3734543 A
TITLE: COMBINED CHECK AND RECORD-KEEPING BOOK

Abstract Text (1):

A refillable check book and record-keeping combination for use with conventional bank checks and special preprinted record forms on which the data written on the checks is duplicated when the checks are written. A holder of particular form is secured in a loose leaf notebook and is so constructed as to hold the checks in a definite position so that they and record forms also secured in the book may be moved into registry and held in registry while the checks are being written. The record forms each include a permanent record sheet, preferably with detachable sheets for forming non-negotiable duplicate copies of individual checks, and the permanent record sheets also provide spaces for entry of deposits and other information relating to the bank account all arranged to facilitate accurate balancing and reconciling of the account. Certain of the modifications disclosed provide a storage pocket on the permanent record sheet for related papers such as deposit slips. Further modifications include simplified versions of the check books for pocket use in which preprinted record forms are so attached to the book that they are readily movable into registry with the checks for making duplicates as the checks are written.

DATE ISSUED (1):

19730522

Brief Summary Text (2):

Large business organizations customarily utilize specially printed checks for payment of bills, payrolls and the like and such checks frequently come in sets providing an original check, a voucher and a record or ledger sheet for bookkeeping purposes. However, for smaller businesses and for individual persons, specially printed check sets are disproportionately expensive. For such accounts checks are provided in pads of about 25 single checks or in pads or stacks of sheets each comprising three or more checks separable along appropriate lines of perforations. Some form of stub or record sheet is also supplied by the bank but the data from each check must be separately entered on the stub or record sheet with attendant possibility of errors resulting from the need to write certain parts of the information at least twice. Until recently bank checks came in various sizes and shapes but with the advent of magnetic ink printing for bank and account identification the checks now supplied by banks are substantially uniform in size and layout. In particular they are uniform in vertical dimensions and in location of the identification of the bank and of the account number so that the checks may be scanned by suitable automatic equipment in banks and clearing houses. Nevertheless there has been no improvement insofar as individuals and small businesses are concerned with respect to the stubs or other bookkeeping sheets which must be filled out as a separate operation.

Drawing Description Text (21):

FIG. 20 is a plan view of the reverse face of the record form shown in FIG. 19, with duplicate check removed to reveal the permanent record sheet;

Drawing Description Text (31):

FIG. 30 is a view similar to FIG. 29 showing the form after the duplicate record copies of the checks have been removed.

Detailed Description Text (3):

In FIG. 3 there is shown a holder 22 which may be made of cardboard or suitably

stiff plastic sheet material. The holder 22 comprises a bottom leaf 24 having perforations 26 adjacent an edge 28 so spaced as to fit on and swing about the axis established by rings 20. The bottom leaf 24 is connected by an end wall 30 with an upper leaf 32 which serves as an inner panel for holding a supply of checks. Preferably the end wall 30 is arranged so that the leaf 32 may move upwardly and downwardly in a plane generally parallel with the plane of the bottom leaf 24 without cocking and without substantial lateral displacement relative to the bottom leaf 24. For example, as shown in FIG. 3, the end wall 30 is provided with a median crease 34 which makes the end wall 30 operate in the manner of a bellows. Thus the space between the leaves 24 and 32 may be filled with stacks, of varying thicknesses, of printed forms without causing substantial changes in registry between such lower and upper leaves.

Detailed Description Text (6):

Referring now to FIGS. 4 and 5 there is shown a printed multiple-sheet form forming a part of the present invention. The form is generally indicated at 60 and it comprises a base sheet 62 which is provided with perforations 64 suitably spaced for receiving the rings 20 of the ring binder 10. The base sheet 62 is provided with certain printed matter as will be described below and it is not provided with any perforations or lines of weakening for separation into individual parts. Thus the base sheet 62 is an integral sheet intended for permanent retention in the ring binder 10 for a substantial period of time during which bookkeeping records accumulated thereon will remain permanently available. The sheet 62 is also referred to herein as the "permanent record sheet."

Detailed Description Text (7):

On the upper side of the form as viewed in FIG. 5 there is provided a duplicate record sheet 66 having an inner edge which terminates short of the perforations 64 by a substantial distance. The duplicate record sheet 66 is secured to the base sheet 62 (see FIG. 6) by a line of adhesive 68. The line of adhesive 68 is relatively narrow and it is positioned very closely adjacent the outward edges 70 and 72 respectively of the base sheet 62 and duplicate record sheet 66. Spaced inwardly from the line of adhesive 68 (see FIG. 6) there is located a line of perforations 74 which extends parallel with the edge 62 throughout the vertical dimension of the duplicate record sheet 66. The perforations 74 are provided to facilitate removal of the duplicate record sheet 66 from the form 60 when so desired. Upon such removal a strip of paper 76, which is a remnant of the duplicate record sheet 66, will remain adhesively secured to the base sheet 62. The strip 76 performs a function which will be described hereinbelow.

Detailed Description Text (9):

In the form of the invention illustrated in FIGS. 1 through 10 it is assumed that the user will employ bank checks which are supplied in the form of a sheet containing three bank check forms which are separable along lines of perforations. Thus the form 60 shown in FIGS. 4 and 5 is arranged for the duplication of all of the information written upon a single sheet of three such bank checks. The severable portion of the duplicate record sheet 66 (see FIG. 5) is thus divided into three sections 63, 65 and 67 along lines of perforations 78 which extend inwardly and vertically with respect to the line of perforations 74. Thus this severable portion is divided into three further separable forms of substantially the same size as the bank checks. By referring briefly to FIG. 7 it will be observed that the lines of perforations 74 and 78 are formed only in the upper or duplicate record sheet 66 of the form 60.

Detailed Description Text (11):

In FIGS. 1 through 10 the invention is shown in use with checks obtained from the bank in the form of a pad with perhaps 25 sheets of checks each sheet comprising three check forms separable along appropriate lines of perforations. The check pad 41 comprises a spine 90 of linen or cambric 80 to which the pad of checks is glued in well known manner. The individual checks 82, 84 and 86 of one sheet are defined by one common line of perforations 88 running parallel with the spine and individual lines of perforations 92 and 94. The spine 90 inserted under the clamp 36 and the pad 41 is aligned with the clamp and edges of holder 22 whereupon the clamp is closed to secure the pad of checks to the holder 22. As will be apparent from FIG. 1 the portion of each check in which the numerical amount is to be inserted falls above the line of demarcation 54 printed upon the tab 52 and upper leaf 32 of the holder 22. Thus when a person is making out one of the checks, 82 for example, the number of dollars will be inserted to the left of an imaginary extension of the line 54 (see FIG. 8) and the number of cents will be inserted to the right of that line. By

following this procedure the amount in dollars and cents of the three checks 82, 84 and 86 will fall in reasonably accurate vertical columns which can be added.

Detailed Description Text (12):

In accordance with the present invention a plurality of forms 60 is placed in the ring binder 10, the stack of blank forms 60 being initially positioned, as shown in FIG. 2, within the space afforded between the lower leaf 24 and upper leaf 32 of the holder 22. When it is desired to make out one or more of the checks on one of the sheets of checks clamped in the holder 36 the user withdraws one of the forms 60 from beneath the upper leaf 32 and brings it into a position as shown in broken lines at 60A in FIG. 1. The outer edge portion of the form 60 is bent along the line established by the line of perforations 74 (see FIG. 5) and is folded over on top of the duplicate copy sheet indicated at 66A in FIG. 1. This form is then inserted beneath the uppermost sheet of checks held by the clamp 36 to assume the position shown in full lines in FIG. 1. When the checks 82, 84 and 86 are made out by writing in the name of the payee, amount, signature and the like, all of such written information is duplicated upon the permanent record sheet 62 (see FIG. 4) and is also duplicated upon the underlying duplicate sheet 66 (see FIG. 5).

Detailed Description Text (15):

From the foregoing description it will be apparent that the complete operation of bookkeeping to maintain a particular account in current condition may be readily and simply achieved by the use of the present invention. After the checks 82, 84 and 86 have been made out and removed from the left hand side of the binder 10 the underlying permanent record sheet 62 is exposed. The total of these and any additional checks is now added on the sheet just exposed and the account is then balanced on the right hand sheet. The form 60 is now turned over to the right hand side of the ring binder. The duplicate copies 63, 65 and 67 of the checks are then removed to be used or disposed of as may be desired. This particular permanent record sheet 62 then becomes the uppermost on the right hand stack in the binder and is used for the recording of deposit information incident to the making out of the next sheet of checks.

Detailed Description Text (16):

In FIGS. 11 and 12 there is shown a modification of the invention in which the modification lies in the construction and layout of the record form. In this modification of the invention a stack of new record forms 160 is fastened in the rings 120 of a ring binder 110 to lie initially on the back cover 114 when the binder is open. Each of the forms 160 comprises a permanent record sheet 162 secured to the rings 120 and a duplicate record sheet 166. However in contrast with the form 60 shown in FIG. 1 the duplicate record sheet 166 lies beneath the permanent record sheet 162 when the new forms 160 are stacked on the back cover 114. The sheets 162 and 166 are secured together along their outer edges by adhesive (not shown) as is the case in the forms 60 illustrated in FIGS. 1 through 10. A line of perforations 174 may be formed only in the duplicate record sheet 166 if it is desired to leave a storage pocket or they may be formed in both the duplicate sheet 166 and the permanent record sheet 162 if the pocket is not desired.

Detailed Description Text (17):

As shown in FIG. 11 one of the forms 160 has been turned over to lie on the left hand side of the notebook in the position it assumes when it is positioned beneath a sheet of checks in the stack or pad of checks held by the clamp 136. However, in FIG. 11 it is assumed that the uppermost sheet of checks has been completed and removed, thus exposing the filled-out duplicate record sheet 166 which lies on top of the permanent record sheet 162. The sheets thus filled out are now in condition for removal of the duplicate check copies 163, 165 and 167 after which the permanent record sheet 162 will be exposed for completion thereof by adding the amounts of the checks just written and drafting a new balance which will be carried forward to the next permanent record sheet. The permanent record sheet 162 is then tucked under the upper leaf 132 and it becomes a permanently stored record as shown in FIG. 12. If perforations 174 are provided only in the duplicate record sheet 166 the pocket remaining after detachment of the duplicate checks 163, 165 and 167 may be moved to position to receive incidental separate sheets of paper before the permanent record sheet is moved to its stored position as just described. Ordinarily however the pocket thus afforded is not as convenient as the pocket afforded in the form of the invention shown in FIGS. 1 through 10 and for this reason it may be preferred to perforate both the duplicate record sheet 166 and the permanent record sheet 162 whereby the pasted marginal edges of both can be removed to reduce the bulk of the permanently stored record sheets. An advantage of the particular record forms 162 is

that both parts are printed on one side only and thus may be less expensive than the forms 60 shown in FIGS. 1 through 10.

Detailed Description Text (23):

In FIG. 8 a form 60 is shown positioned beneath checks 82, 84 and 86, which it will be assumed have been filled out and are now ready to be removed. In FIG. 9 there is shown the record form 60 which lies on the right hand side of the ring binder 12 while the checks 82, 84 and 86 are being filled out. This is the last preceding form 60 which has the permanent record form 62 filled out and turned face down for storage. The surface of the record form 60 shown in FIG. 9 therefore is the back surface of the permanent record sheet 62. On this surface of the form 60 there is printed an appropriate set of columns and indicia in which entry of deposits may be made and also to which the old balance may be transferred and a new balance may be established when the checks 82, 84 and 86 have been completed. The new balance thus entered in the lower left corner of the surface of the form 62 shown in FIG. 9 is now ready to be transferred to the form 60 which until this time has remained on the left hand side of the binder as shown in FIG. 8. The form 60 shown in FIG. 8 is now turned to the right hand side of the binder 10 and the duplicate copies 63, 65 and 67 are removed, whereupon this particular record form 60 assumes the position shown in FIG. 9.

Detailed Description Text (36):

Referring now to FIG. 15 the printed matter on the useful surfaces of the individual forms 442 comprises a box 452 within which the date, name of payee and handwritten amount of the check will be reproduced. Also the words "dollars" and "cents" are printed in appropriate location on the left and right hand side respectively of a vertical printed line 454. Thus if the numerical amount of the check, is filled in along an imaginary line projected from the line of demarcation 446 on the end wall 422 the numerals will be reproduced on the proper sides respectively of the printed vertical line 454 on the form 442. In the space of the form 442 in which the signature of the check will be duplicated the words "Record Copy Not Negotiable" may be printed as shown in FIG. 15. Also within the space on a conventional bank check in which the name of the bank and the magnetic-ink identification numerals are customarily printed nothing is handwritten incident to making out the check. Thus on the form 442 in the area in which no handwriting thus will appear there may be printed certain items helpful in bookkeeping, for example there may be provided a box 456 in which there is printed the words "deductible" or "reimbursable" so that the user may make appropriate notations by handwriting in the box 456 after the check has been completed and removed from the pad 430.

Detailed Description Text (37):

After the record form 442, as shown in FIG. 16, has been completed and the overlying check has been removed the panel 428 is swung outwardly into the position shown in FIG. 14 and the completed form 442 may then be folded over the spine 444 to assume the position shown at 442A in FIG. 14 where it may be retained for storage. This same action, of course, exposes a new form 440 for use with the next succeeding check in the pad 430.

Detailed Description Text (39):

The forms 442, as shown in FIGS. 14 through 16, each have perforations 458 formed therein. This is an optional feature, and if provided, such perforations 458 may be so spaced that the completed record forms 442 may be placed upon the binder rings 20 or 120 of the check book shown respectively in FIGS. 1 through 10 and in FIGS. 11 and 12. Thus, the portable check book of FIGS. 14 through 16 may be used as a supplement to either of the ring binder forms of this invention. The permanent record forms 442 will be transferred to the appropriate ring binder in order to assure that all of the checks drawn on a particular account may be accounted for.

Detailed Description Text (46):

In FIG. 18 the portable check book forming the present modification is shown in the position assumed when a check 530A is to be made out. As shown in FIG. 18 a form 542 is positioned beneath the uppermost check 530A in the pad 530. After the check has been filled in and removed the underlying form 542 may have such additional notations made thereon as may be desired after which the form may be folded over and behind the retaining panel 528 for storage.

Detailed Description Text (47):

If so desired each of the forms 542 in the pad 540 may be provided with perforations 558 so spaced as to permit storage of the separate used forms upon the rings 20 or

120 of either the ring binders shown in the modifications of the present invention illustrated in FIGS. 1 through 10 and in FIGS. 11 and 12.

Detailed Description Text (49):

In FIGS. 19, 20 and 21 there is shown a record form of modified construction for use in connection with a ring binder and check blank holder of the type shown, for example, in FIGS. 1, 2 and 3. In this modification of the present invention the record form 660 comprises a base sheet 662 which serves as a permanent record sheet and at least one duplicate record sheet 666. In this instance the permanent record sheet and the duplicate record sheet or sheets are of the same size and they both are provided with openings 664 properly spaced for attachment upon the binder rings 620 of a ring binder 610 (see FIG. 21). The permanent record sheet 662 and duplicate record sheet or sheets 666 are secured together along the edges thereof in which the openings 664 are formed, by a line of adhesive 668 which is of sufficient width to extend inwardly (or to the left as viewed in FIG. 19) of the opening 664. Still further inwardly of the duplicate record sheet or sheets 666, only, there is formed a vertically extending line of perforations 674 along which the duplicate record sheet or sheets may be separated from the permanent record sheet 662. Preferably also each of the duplicate record sheet or sheets 666 is provided with additional lines of perforations 678 along which individual duplicates of each check may be separated for filing purposes. Upon removal of the separable portion of each of the duplicate record sheets 666 there is left a strip of paper 676 which is a remnant of the duplicate record sheet and which remains adhesively secured to the base or permanent record sheet 662. Because of the lateral spacing between the line of perforation 674 along which such separation occurs and the inner edge of the line of adhesive 668 there is a lip portion of the strip 676 under which items such as deposit slips, notes and the like may be inserted, all as described above in connection with FIGS. 1 through 10.

Detailed Description Text (56):

The modification of the record form shown in FIGS. 19 through 21 offers certain advantages over the forms shown in FIGS. 1 through 10 and FIGS. 11 and 12 respectively. Like the record form 60 shown in FIGS. 1 through 10 the form 660 provides the storage pocket under paper lip 676 for deposit slips and the like but the form 660 provides such storage pocket close to the rings of the ring binder whereby slips of paper such as 696 and 698 are somewhat less likely to be dislodged from beneath the strip 676 than are the sheets 96 and 98 (FIG. 9) lodged beneath the strip 76. The forms 160 in FIGS. 11 and 12 do not provide this storage pocket. An advantage of the form 660 over either of the forms 60 or 160 is that the form 660 may be made smaller in dimensions from left to right because it omits the waste strip 60A (see FIG. 1). The user thus does not have an edge 60A (FIG. 1) which must be folded back prior to insertion of the form beneath the uppermost sheet of checks. With the forms 660, in which the line of adhesive 668 between the permanent record sheet 662 and duplicate record sheet or sheets 666 lies along the inner edge in the region of attachment to the rings 620, the free edges of the record sheets 662 and 666 may be laid flat and in accurate registry beneath the uppermost sheet of checks as will be apparent from a consideration of FIGS. 19 through 21.

Detailed Description Text (58):

Referring first to FIG. 22 a record form 760 is shown in the condition in which it emerges from the printing press, that is, in the form of a printed, perforated flat sheet. The permanent record sheet 762 is shown on the right hand side of said FIG. 22 and the duplicate record sheet 766 is shown on the left hand side of said figure. The sheets 762 and 766 are integral but are separated by a line of perforations 774. The duplicate record sheet 766 is further sub-divided by lines of perforations 778 into three check-size separable duplicates. The surface of the form 760 shown in FIG. 22 has no printed matter upon the duplicate record sheet portion 766. The permanent record sheet portion 762 has printed thereon the permanent record indicia, boxes, etc. which may be identical with those shown, for example, in the modification illustrated in FIG. 4. Such printed matter is shown in FIG. 22 but will not be further described in view of the detailed description hereinabove.

Detailed Description Text (61):

The only further step required to prepare the record form 760 as shown in FIGS. 22 and 23 for insertion into a user's ring-binder check book is to fold the same along the line of perforation 774 which separates the permanent and duplicate record portions described above. Thus in FIG. 24 the record form 760 is illustrated in the position which it will assume when it lies on the left hand side of the ring binder (10 in FIG. 1 for example). It will be noted that the duplicate record sheet or ply

766 lies beneath the permanent record sheet or ply 762. When the form 760 is inserted beneath the uppermost check blank in a supply stack or pad the extreme left hand edge which is folded along line of perforations 774 will fall into registry with the left hand edge of the supply of checks.

Detailed Description Text (62) :

In FIG. 25 the record form 760 is illustrated in the position which it assumes when it lies on the right hand side of a ring binder (10 in FIG. 1 for example). The duplicate record sheet 766 is now severed along the line of perforations 774 thus exposing the surface of the permanent record sheet portion 762 which is shown in FIG. 23. Appropriate entries are made on this surface as a new sheet of checks is being made out.

Detailed Description Text (64) :

The duplicate record sheet portion 866 has formed therein a vertical line of perforations 874 which is parallel with but spaced laterally toward the left (as viewed in FIG. 26) from the fold line 875. The duplicate record sheet portion 866 is also provided with lines of perforations 878 along which individual duplicate copies of the checks may be separated as disclosed above.

Detailed Description Text (67) :

In either event the flat sheet of paper as illustrated in FIGS. 26 and 27 is folded along the fold line 875 into the configuration shown in FIG. 28. In this figure it will be observed that the adhesive on opposite sides of the fold line 875 has come into contact with itself thus to hold the adjacent areas of the paper tightly together. It also will be observed that the line of perforations 874 is laterally displaced to the right as viewed in FIG. 28 from the area of the adhesive. The position illustrated in this figure is that assumed by the record form 860 when it is in the check book and positioned beneath a sheet of checks for the purpose of receiving copies of the data entered on the checks.

Detailed Description Text (69) :

As shown in FIG. 30 removal of the separated portion of the duplicate record sheet portion 866 along the line of perforations 874 leaves a remnant 876 extending along the right hand edge of the remainder of the form 860. The remnant 876 is held in position by the adhesive 868 and the unadhered portions thereof form a pocket into which related papers may be inserted in the manner illustrated, for example, in FIG. 1.

Detailed Description Text (70) :

It should be noted that the individual duplicate copies provided by the duplicate record sheet portion 866 shown in FIG. 27 are somewhat shorter from left to right than the corresponding duplicate copies provided by the modification of the invention shown in FIGS. 22 through 25. This is because the line of perforations 874 is laterally displaced to the right from the fold line 875 to afford the pocket-forming remnant 876. Consideration of a standard bank check as illustrated in any one of several of the figures hereinabove will reveal that the only material that is normally handwritten in the extreme left hand region of a check is the first few letters of the spelled-out numerical value of the check. Absence of these few letters from the duplicate copies would not materially affect the utility of such copies.

CLAIMS:

1. A form set comprising:

at least two superimposed rectangular plies of paper with at least three edges of each of said two plies coinciding with corresponding edges of the other of said two plies and each of said plies having pressure responsive duplicating means associated therewith for reproducing check data on both of said plies simultaneously with the writing of a check on a separate sheet containing a plurality of separable original check forms and superimposed upon said form set at the time an original check form is to be written,

at least one of said plies having means for attaching said one of said plies to a record storage book to serve as a permanent record copy of said check data,

the other of said plies being joined to said one of said plies along one only of said corresponding edges,

said form set having formed therein a first line of perforations along which said other of said plies may be separated from said one of said plies, and

said other of said plies having formed therein a plurality of parallel lines of perforations, each extending perpendicularly from said first line of perforations, along which said other of said plies may be subdivided into a plurality of sheets of paper each substantially identical in size and shape with said separable original check forms and each constituting a duplicate copy of an original check.

2. In a combined check and record-keeping book having at least two outer panels including front and rear cover panels hinged along at least one hinge line for movement of said front and rear cover panels relatively to one another into open and closed positions, the combination of:

at least one inner panel made of relatively stiff sheet material and secured within said book between said front and rear cover panels for movement relative to at least one of said front and rear cover panels about an axis parallel with said hinge line,

means for securing a supply of superimposed check blanks to said inner panel with said supply of check blanks lying on said inner panel in a definite position with respect to said inner panel and with respect to said axis,

said securing means engaging said supply of check blanks along one edge only thereof with the printed surfaces of all of said check blanks facing away from said inner panel whereby when said book is open the printed surfaces of the check blanks within said supply may be exposed successively to receive markings thereon

the check blanks within said supply each being movable when said book is open by swinging said check blank over the edge thereof engaged by said securing means,

a supply of superimposed record blanks including pressure responsive duplicating means,

means for attaching said supply of record blanks to said book between said cover panels by engagement only along an edge of said record blank supply which is parallel with said hinge line,

the record blanks of said supply each being movable when said book is open by swinging said record blank over the edge of said supply which is engaged by said attaching means,

each of said record blanks comprising at least two superimposed rectangular plies of paper with at least three of the edges of each of said two plies coinciding with corresponding edges of the other of said two plies,

said two plies being joined together along one only of said coinciding edges, and at least one of said plies having an edge engaged by said attaching means,

said attaching means serving to so position said supply of record blanks in said book that when said book is open and the uppermost check blank is swung over said edge of said supply of check blanks engaged by said securing means to expose the next underlying check blank at least one of said record blanks may be swung over said edge of said supply of record blanks engaged by said attaching means and laid upon said next underlying check blank in a predetermined position such that when said uppermost check blank is returned to superimposed relationship said record blank will lie in accurate registry with and beneath said uppermost check blank to receive in duplicate the markings formed on said uppermost check blank incident to making said uppermost check blank into a negotiable instrument.

3. In a combined check and record-keeping book having at least two outer panels including front and rear cover panels hinged along at least one hinge line for movement of said front and rear cover panels relatively to one another into open and closed positions, the combination of:

at least one inner panel made of relatively stiff sheet material and secured within said book between said front and rear cover panels for movement relative to at least

one of said front and rear cover panels about an axis parallel with said hinge line,

means for securing a supply of superimposed check blanks to said inner panel with said supply of check blanks lying on said inner panel in a definite position with respect to said inner panel and with respect to said axis,

said securing means engaging said supply of check blanks along one edge only thereof with the printed surfaces of all of said check blanks facing away from said inner panel whereby when said book is open the printed surfaces of the check blanks within said supply may be exposed successively to receive markings thereon

the check blanks within said supply each being movable when said book is open by swinging said check blank over the edge thereof engaged by said securing means,

a supply of superimposed record blanks including pressure responsive duplicating means,

means for attaching said supply of record blanks to said book between said cover panels by engagement only along an edge of said record blank supply which is parallel with said hinge line,

the record blanks of said supply each being movable when said book is open by swinging said record blank over the edge of said supply which is engaged by said attaching means,

each of said record blanks comprising at least two superimposed rectangular plies of paper,

one of said plies having an edge engaged by said attaching means,

the other of said plies being attached to said one ply along an edge of said one ply other than the edge engaged by said attaching means,

said other of said plies having three edges which coincide with edges of said one ply and a fourth edge

which is parallel with and spaced from the edge of said one ply engaged by said attaching means, and

which is free of direct engagement by said attaching means, and

said other of said plies having formed therein a line of perforations making it readily severable from said one of said plies while the latter remains engaged by said attaching means,

said attaching means serving to so position said supply of record blanks in said book that when said book is open and the uppermost check blank is swung over said edge of said supply of check blanks engaged by said securing means to expose the next underlying check blank at least one of said record blanks may be swung over said edge of said supply of record blanks engaged by said attaching means and laid upon said next underlying check blank in a predetermined position such that when said uppermost check blank is returned to superimposed relationship said record blank will lie in accurate registry with and beneath said uppermost check blank to receive in duplicate the markings formed on said uppermost check blank incident to making said uppermost check blank into a negotiable instrument.

4. A combined check and record-keeping book in accordance with claim 3 for use with a supply of check blanks in which each of the check blanks within said supply of check blanks is a sheet of paper divided by lines of perforations into a plurality of separable individual checks, in which

said one ply of each of said record blanks is of sufficient size to receive in duplicate the markings made on all of the individual checks,

said other of said plies of each of said record blanks is a sheet of paper divided by lines of perforations into a plurality of separable record sheets corresponding in number with the number of said plurality of individual checks, and

each of said separable record sheets corresponding substantially in size with the size of said individual checks.

6. In a combined check and record-keeping book of the loose leaf type having outer panels comprising front and rear cover panels movable relative to one another into opened and closed positions, and having a plurality of binder rings, the combination of:

a holder made of relatively stiff sheet material having a plurality of openings along one edge for securing said holder within said book by engagement with said binder rings, said holder being folded upon itself along at least one fold line which is parallel with the edge of said holder within which said openings are formed, the portion of said holder which is thus folded back constituting an inner panel which extends toward but terminates short of the edge of said holder in which said openings are formed whereby when said holder is positioned in said book and said book is opened said inner panel may be swung about the axis established by said fold line relative to said front and rear cover panels, means for securing a supply of superimposed check blanks to said inner panel with said supply of check blanks lying on said inner panel in a definite position with respect to said inner panel and with respect to said axis,

said securing means comprising a clamping device secured to said inner panel adjacent said fold line and adapted to engage said supply of check blanks along one edge only thereof which lies parallel with and adjacent to said fold line, the printed surfaces of all of said check blanks facing away from said inner panel whereby when said book is opened the printed surfaces of the check blanks within said supply may be exposed successively to receive markings thereon

the check blanks within said supply each being movable when said book is opened by swinging said check blank over the edge thereof engaged by said clamping device,

a supply of superimposed record blanks including pressure responsive duplicating means, each of the record blanks within said supply having formed along one edge thereof a plurality of openings by which said record blanks are attached to said binder rings,

each of said record blanks comprising at least two superimposed rectangular plies of paper,

one of said plies having formed along one edge thereof said openings for attaching said record blank to said binder rings,

the other of said plies being attached to said one ply along an edge of said one ply other than the edge having said plurality of openings,

said other of said plies having three edges which coincide with edges of said one ply and having a fourth edge

which is parallel with and spaced from the edge of said one ply having said plurality of openings, and

which is free of direct attachment to said binder rings, and

said other of said plies having formed therein a line of perforations making it readily severable from said one of said plies while the latter remains attached to said binder rings,

the record blanks of said supply each being movable when said book is opened by swinging said record blank about the axis established by said binder rings whereby when said book is opened and the uppermost check blank is swung about said edge of said supply of check blanks engaged by said clamping means to expose the next underlying check blank at least one of said record blanks may be swung about the axis established by said binder rings to fall upon said next underlying check blank in a predetermined position such that when said uppermost check blank is returned to superimposed relationship said record blank will lie in accurate registry with and beneath said uppermost check blank to receive in duplicate the markings formed on said uppermost check blank incident to making said uppermost check blank into a negotiable instrument.

7. A combined check record-keeping book in accordance with claim 6 for use with a supply of check blanks in which each of the check blanks within said supply of check blanks is a sheet of paper divided by lines of perforations into a plurality of separable individual checks, in which

said one ply of each of said record blanks is of sufficient size to receive in duplicate the markings made on all of the individual checks,

said other of said plies of each of said record blanks is a sheet of paper divided by lines of perforations into a plurality of separable record sheets corresponding in number with the number of said plurality of individual checks, and

each of said separable record sheets corresponding substantially in size with the size of said individual checks.